

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Patricia Russell-Chapman

Case No.: 21-13934

Judge: JNP

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice Required

Date:

April 18, 2023

☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JRS Initial Debtor: P R Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor has paid \$9,193.00 to date to the Chapter 13 Trustee. Beginning May 1, 2023, Debtor shall pay \$917.00 per month for the remaining 37 months for a total approximate plan length of 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description: _____
Proposed date for completion: _____
- ☐ Refinance of real property:
Description: _____
Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
Description: _____
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ **NONE**

- a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Joel Spivack, Esquire	Attorney Fees	3,000.00
State of New Jersey Dept. of Treasury	Taxes and certain other debts	1,933.82

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Select Portfolio Servicing, Inc	5918 Maple Drive Mays Landing, NJ 08330 Atlantic County Title held as Patricia Russell Chapman and Avon Levern Chapman, husband and wife. Avon Levern Chapman died May 7, 2018 at which time title became vested solely in Debtor by right of	14,000.00	6.75	16,534.09	1,776.11

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor
Fifth Third Bank

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ ___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒
NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims

- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.
Date of Plan being modified: May 12, 2021.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
An Order dated April 6, 2023 was entered Resolving Secured Creditor Select Portfolio Services Motion for Relief from Automatic Stay and Provided for Cure of Post Petition Arrears. Order states that \$14,770 shall be capitalized in the Plan and awards creditor attorney fees of \$2,000 to be paid in the Plan.	New payment for remaining 37 months incorporates the capitalized amount above along with the creditor attorney fees.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

- ☒ NONE
- ☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: April 18, 2023	/s/ Patricia Russell-Chapman
	Patricia Russell-Chapman
	Debtor
Date:	
	Joint Debtor
Date April 18, 2023	/s/ Joel Spivack, Esquire
	Joel Spivack, Esquire
	Attorney for the Debtor(s)

In re:
Patricia Russell-Chapman
Debtor

Case No. 21-13934-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Apr 19, 2023

Form ID: pdf901

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2023:

Recip ID	Recipient Name and Address
db	+ Patricia Russell-Chapman, 5918 Maple Drive, Mays Landing, NJ 08330-2343
cr	+ Fifth Third Bank, N.A., P.O. Box 340514, Tampa, FL 33694-0514
519209073	Atlantic Gastroenterology Associates, 3205 Fire Road, Egg Harbor Township, NJ 08234-5884
519209076	Div of Pensions and Benefits, Health Benefits Bureau, PO Box 653, Trenton, NJ 08646-0653
519209078	+ Gitmeid Law, 11 Broadway #1677, New York, NY 10004-1303
519209082	#+ Kendall Bank, 4149 Pennsylvania Avenue, Suite 102, Kansas City, MO 64111-3034
519209096	Select Portfolio Servicing, Inc., Attn: Customer Service, PO Box 551170, Jacksonville, FL 32255-1170
519209099	+ Solar House II, LLC, PO Box 3500, Draper, UT 84020-3500
519209100	State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 269, Trenton, NJ 08695-0269
519209101	State of New Jersey Dept. of Treasury, Div of Pensions and Benefits, PO Box 295, Trenton, NJ 08625-0295
519225083	+ TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
519209105	+ Tesla Solar, Energy Billing Department, PO Box 3500, Draper, UT 84020-3500

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 19 2023 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 19 2023 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519232436	Email/PDF: bncnotices@becket-lee.com	Apr 19 2023 20:39:18	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519209072	+ Email/PDF: bncnotices@becket-lee.com	Apr 19 2023 20:39:18	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519209074	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 19 2023 20:39:13	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519221830	+ Email/PDF: ebn_ais@aisinfo.com	Apr 19 2023 20:39:18	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519209075	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 19 2023 20:39:28	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519630346	Email/Text: ECMCBKNotices@ecmc.org	Apr 19 2023 20:37:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
519630347	Email/Text: ECMCBKNotices@ecmc.org	Apr 19 2023 20:37:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408, ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

District/off: 0312-1

User: admin

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519209077	Email/Text: collectionbankruptcies.bancorp@53.com	Apr 19 2023 20:37:00	Fifth Third Bank, Attn: Bankruptcy, Maildrop RCSB3E 1830 E Paris Ave SE, Grand Rapids, MI 49546
519229421	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Apr 19 2023 20:36:00	Fifth Third Bank N.A., PO Box 9013, Addison, Texas 75001-9013
519233494	+ Email/Text: ISAC.Bankruptcy@illinois.gov	Apr 19 2023 20:36:00	Illinois Student Assistance Commission, 1755 Lake Cook Road, Deerfield, IL 60015-5209
519209081	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 19 2023 20:36:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519245748	Email/Text: legaldivision@kheaa.com	Apr 19 2023 20:36:00	KHEAA, PO BOX 798, FRANKFORT, KY 40602
519245749	Email/Text: legaldivision@kheaa.com	Apr 19 2023 20:36:00	KHEAA, PO BOX 798, FRANKFORT, KY 40602, KHEAA, PO BOX 798, FRANKFORT, KY 40602
519209083	Email/Text: govtaudits@labcorp.com	Apr 19 2023 20:36:00	Laboratory Corporation of America Holdin, PO Box 2240, Burlington, NC 27216-2240
519209079	Email/Text: bankruptcies@lead.bank	Apr 19 2023 20:36:00	Helix Financial, 1801 Main Street, Kansas City, MO 64101
519221540	Email/PDF: resurgentbknotifications@resurgent.com	Apr 19 2023 20:39:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519209084	+ Email/Text: BKNotice@ldvlaw.com	Apr 19 2023 20:36:00	Lyons Doughty & Veldhuis, PC, 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269
519209085	+ Email/PDF: pa_dc_claims@navient.com	Apr 19 2023 20:39:15	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
519217516	+ Email/PDF: pa_dc_claims@navient.com	Apr 19 2023 20:39:35	Navient Solutions, LLC, 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
519209086	^ MEBN	Apr 19 2023 20:32:09	Northstar Location Services, 4285 Genesee Street, Buffalo, NY 14225-1943
519209087	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 19 2023 20:37:00	Office of the U.S. Trustee, District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100, Newark, NJ 07102-5235
519248589	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 19 2023 20:39:27	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
519209088	Email/Text: signed.order@pfwattorneys.com	Apr 19 2023 20:36:00	Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
519209089	+ Email/Text: ngisupport@radiusgs.com	Apr 19 2023 20:36:00	Radius Global Solutions, 500 North Franklin Turnpike, Suite 200, Mail Code 747, Ramsey, NJ 07446-1160
519209090	+ Email/Text: ngisupport@radiusgs.com	Apr 19 2023 20:36:00	Radius Global Solutions, PO Box 390905, Minneapolis, MN 55439-0905
519209091	Email/Text: ngisupport@radiusgs.com	Apr 19 2023 20:36:00	Radius Global Solutions LLC, PO Box 357, Ramsey, NJ 07446-0357
519209093	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 19 2023 20:39:18	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
519209094	+ Email/Text: bankruptcy@rubinrothman.com	Apr 19 2023 20:36:00	Rubin & Rothman LLC, 1787 Veterans Highway, Suite 32, PO Box 9003, Islandia, NY 11749-9003
519209095	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 19 2023 20:37:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
519209097	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 19 2023 20:37:00	Select Portfolio Servicing, Inc., ATTN: Bankruptcy Dept., PO Box 65250, Salt Lake City, UT 84165-0250
519209098	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 19 2023 20:37:00	Select Portfolio Servicing, Inc., 3217 South

District/off: 0312-1

User: admin

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Total Noticed: 51

519253505	+ Email/PDF: gecsed@recoverycorp.com	Apr 19 2023 20:39:14	Decker Lake Drive, Salt Lake City, UT 84119-3284
519210081	+ Email/PDF: gecsed@recoverycorp.com	Apr 19 2023 20:39:15	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519209102	+ Email/PDF: gecsed@recoverycorp.com	Apr 19 2023 20:39:13	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519209104	Email/Text: bankruptcy@td.com	Apr 19 2023 20:37:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
519209103	+ Email/Text: bncmail@w-legal.com	Apr 19 2023 20:36:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
519267316	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 19 2023 20:37:00	U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
TOTAL: 39			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519540784	*+	Fifth Third Bank N.A., PO Box 9013, Addison, Texas 75001-9013
519209080	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, Special Procedures Branch, Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724
519209092	*+	Radius Global Solutions, LLC, PO Box 390905, Minneapolis, MN 55439-0905

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2020-R3, Mortgage-Backed Notes, Series 2020-R3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Fifth Third Bank N.A. bk@stewartlegalgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecmail@standingtrustee.com summarymail@standingtrustee.com

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Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Joel R. Spivack

on behalf of Debtor Patricia Russell-Chapman joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6